



OFF SALE PRODUCT

Interest Rates

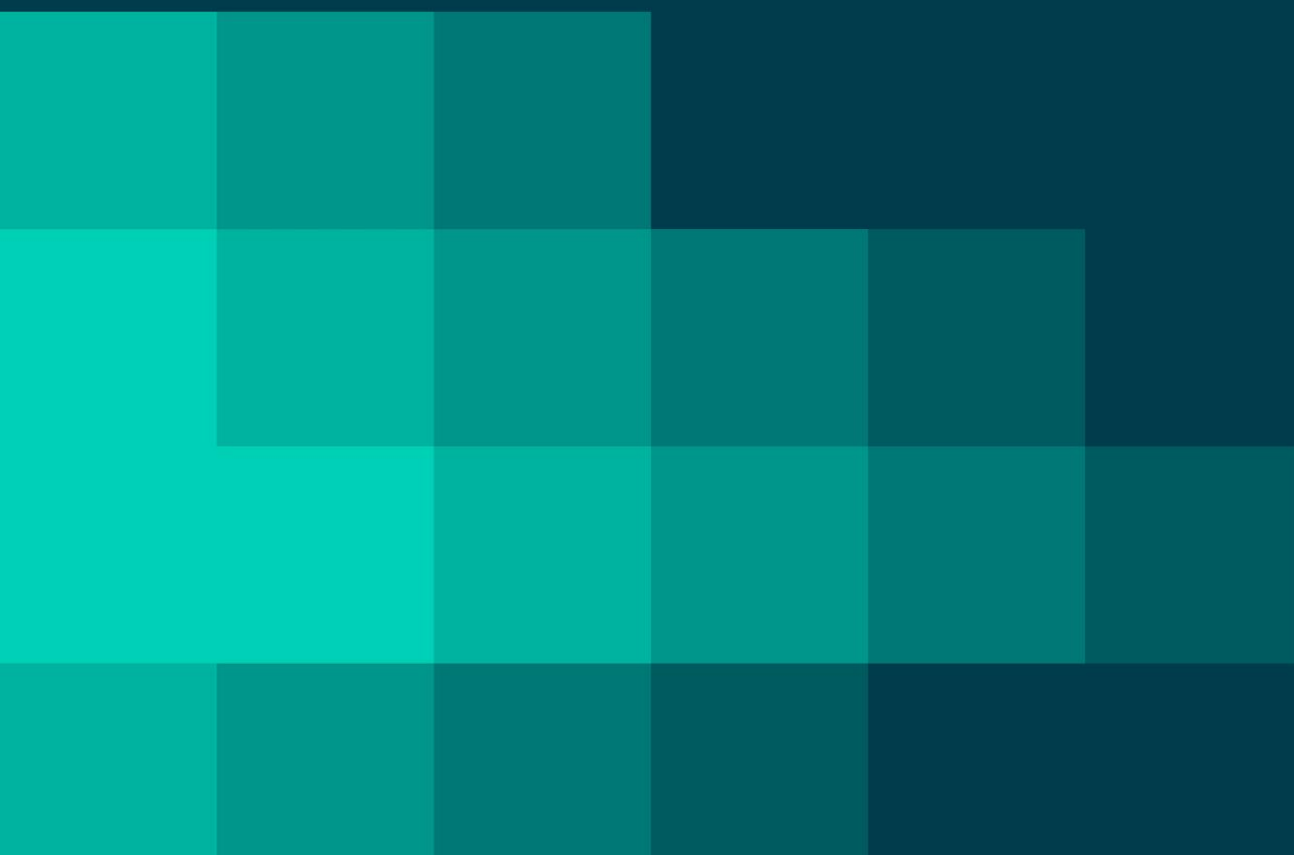


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Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
24/07/2018	Advertised		1.55%	1.60%
	Loyalty		1.56%	1.61%
14/08/2018	Advertised		1.64%	1.69%
	Loyalty		1.65%	1.70%
08/10/2018	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
09/01/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
28/01/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
07/03/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
04/04/2019	Issue		202	203
	Advertised		1.55%	1.60%
	Loyalty		1.65%	1.70%
23/05/2019	Issue	204	205	206
	Advertised	1.45%	1.55%	1.60%
	Loyalty	1.48%	1.58%	1.63%
20/06/2019	Issue	207	208	209
	Advertised	1.45%	1.55%	1.60%
	Loyalty	1.60%	1.70%	1.75%
04/07/2019	Issue	210	211	212
	Advertised	1.61%	1.65%	1.70%
	Loyalty	1.62%	1.70%	1.75%
23/08/2019	Issue	213	214	215
	Advertised	1.56%	1.60%	1.60%
	Loyalty	1.57%	1.61%	1.61%
09/09/2019	Issue	216	217	218
	Advertised	1.63%	1.63%	1.63%
	Loyalty	1.64%	1.64%	1.64%
23/09/2019	Issue	216	219	220
	Advertised	1.63%	1.75%	1.75%
	Loyalty	1.64%	1.76%	1.76%
10/10/2019	Issue	221	222	223
	Advertised	1.40%	1.45%	1.50%
	Loyalty	1.45%	1.50%	1.55%
10/02/2020	Issue	224	225	226
	Advertised	1.30%	1.35%	1.40%
	Loyalty	1.36%	1.41%	1.45%
18/03/2020	Issue	227	228	229
	Advertised	1.10%	1.15%	1.20%
	Loyalty	1.20%	1.25%	1.30%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
30/06/2020	Issue	236	237	238
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.70%	0.70%	0.70%
20/08/2020	Issue	239	240	241
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.90%	0.95%	1.00%
16/09/2020	Issue	242	243	244
	Advertised	0.92%	0.96%	1.01%
	Loyalty	0.93%	0.97%	1.02%
27/10/2020	Issue	245	246	247
	Advertised	0.65%	0.70%	0.75%
	Loyalty	0.75%	0.80%	0.85%
06/11/2020	Issue	248	249	250
	Advertised	0.50%	0.55%	0.60%
	Loyalty	0.55%	0.60%	0.65%
02/03/2021	Issue	251	252	253
	Advertised	0.40%	0.45%	0.50%
	Loyalty	0.55%	0.60%	0.65%
24/03/2021	Issue	254	255	256
	Advertised	0.30%	0.35%	0.45%
	Loyalty	0.45%	0.55%	0.65%
14/06/2021	Issue	257	258	259
	Advertised	0.55%	0.80%	0.95%
	Loyalty	0.56%	0.81%	0.96%
30/07/2021	Issue	260	261	259
	Advertised	0.62%	0.86%	0.95%
	Loyalty	0.63%	0.87%	0.96%
12/08/2021	Issue	262	263	259
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.80%	0.95%	0.96%
27/08/2021	Issue	264	265	266
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.85%	1.02%	1.16%
02/02/2022	Issue	267	268	269
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.95%	1.20%	1.30%
06/04/2022	Issue	270	271	272
	Advertised	1.00%	1.20%	1.40%
	Loyalty	1.20%	1.40%	1.50%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
11/04/2022	Issue	273	274	275
	Advertised	1.30%	1.55%	1.70%
	Loyalty	1.40%	1.60%	1.80%
30/06/2020	Issue	236	237	238
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.70%	0.70%	0.70%
20/08/2020	Issue	239	240	241
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.90%	0.95%	1.00%
16/09/2020	Issue	242	243	244
	Advertised	0.92%	0.96%	1.01%
	Loyalty	0.93%	0.97%	1.02%
27/10/2020	Issue	245	246	247
	Advertised	0.65%	0.70%	0.75%
	Loyalty	0.75%	0.80%	0.85%
06/11/2020	Issue	248	249	250
	Advertised	0.50%	0.55%	0.60%
	Loyalty	0.55%	0.60%	0.65%
02/03/2021	Issue	251	252	253
	Advertised	0.40%	0.45%	0.50%
	Loyalty	0.55%	0.60%	0.65%
24/03/2021	Issue	254	255	256
	Advertised	0.30%	0.35%	0.45%
	Loyalty	0.45%	0.55%	0.65%
14/06/2021	Issue	257	258	259
	Advertised	0.55%	0.80%	0.95%
	Loyalty	0.56%	0.81%	0.96%
30/07/2021	Issue	260	261	259
	Advertised	0.62%	0.86%	0.95%
	Loyalty	0.63%	0.87%	0.96%
12/08/2021	Issue	262	263	259
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.80%	0.95%	0.96%
27/08/2021	Issue	264	265	266
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.85%	1.02%	1.16%
02/02/2022	Issue	267	268	269
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.95%	1.20%	1.30%
06/04/2022	Issue	270	271	272
	Advertised	1.00%	1.20%	1.40%
	Loyalty	1.20%	1.40%	1.50%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
11/04/2022	Issue	273	274	275
	Advertised	1.30%	1.55%	1.70%
	Loyalty	1.40%	1.60%	1.80%
27/05/2022	Issue	276	277	278
	Advertised	1.60%	1.75%	1.85%
	Loyalty	1.70%	1.76%	1.86%
07/07/2022	Issue	279	280	281
	Advertised	1.80%	2.00%	2.10%
	Loyalty	1.90%	2.01%	2.11%
18/08/2022	Issue	282	283	284
	Advertised	2.20%	2.60%	2.70%
	Loyalty	2.35%	2.70%	2.80%
06/09/2022	Issue	285	286	287
	Advertised	2.20%	2.60%	2.70%
	Loyalty	2.50%	2.85%	2.95%
14/10/2022	Issue	288	289	290
	Advertised	3.60%	3.80%	4.00%
	Loyalty	3.80%	4.10%	4.20%
30/11/2022	Issue	291	292	293
	Advertised	3.40%	3.70%	3.80%
	Loyalty	3.50%	3.80%	3.90%
07/02/2023	Issue	294	295	296
	Advertised	3.68%	3.85%	3.90%
	Loyalty	3.70%	3.90%	3.95%
15/02/2023	Issue	297	295	296
	Advertised	3.81%	3.85%	3.90%
	Loyalty	3.82%	3.90%	3.95%
14/03/2023	Issue	298	299	300
	Advertised	3.95%	4.00%	4.00%
	Loyalty	3.96%	4.01%	4.01%
11/04/2023	Issue	301	299	300
	Advertised	4.15%	4.00%	4.00%
	Loyalty	4.16%	4.01%	4.01%
20/04/2023	Issue	304	302	303
	Advertised	4.19%	4.20%	4.20%
	Loyalty	4.20%	4.21%	4.21%
16/06/2023	Issue	305	306	307
	Advertised	4.65%	4.70%	4.70%
	Loyalty	4.66%	4.71%	4.71%
23/06/2023	Issue	308	309	310
	Advertised	4.80%	4.90%	4.90%
	Loyalty	4.81%	4.91%	4.91%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
29/06/2023	Issue	311	312	313
	Advertised	5.00%	5.00%	5.00%
	Loyalty	5.01%	5.01%	5.01%
06/07/2023	Issue	314	315	316
	Advertised	5.15%	5.15%	5.15%
	Loyalty	5.16%	5.16%	5.16%
15/11/2023	Issue	314	315	317
	Advertised	5.15%	5.15%	5.05%
	Loyalty	5.16%	5.16%	5.06%
21/11/2023	Issue	314	315	318
	Advertised	5.15%	5.15%	4.85%
	Loyalty	5.16%	5.16%	4.96%
29/11/2023	Issue	319	320	321
	Advertised	5.05%	5.00%	4.80%
	Loyalty	5.06%	5.01%	4.81%
12/12/2023	Issue	322	323	324
	Advertised	5.00%	4.80%	4.50%
	Loyalty	5.01%	4.81%	4.51%
20/12/2023	Issue	325	326	327
	Advertised	4.80%	4.40%	4.00%
	Loyalty	4.81%	4.41%	4.01%

Variable Rate Cash ISA AER*

Effective Date	Rate
17/11/2014	1.25%
11/06/2016	1.00%
16/08/2016	0.75%
26/09/2019	0.1%
30/04/2020	0.05%
13/07/2020	0.00%
26/05/2023	0.25%

Fixed Rate Bonds AER* (For accounts opened after April 2022)

Effective Date	Rate Type	1 Year	2 Year	3 Year
11/04/2022	Issue	4	5	6
	Advertised	1.86%	2.18%	2.28%
21/04/2022	Issue	7	8	9
	Advertised	2.00%	2.25%	2.35%
24/05/2022	Issue	10	11	12
	Advertised	2.28%	2.68%	2.80%
25/05/2022	Issue	13	11	12
	Advertised	2.32%	2.68%	2.80%
08/06/2022	Issue	14	15	16
	Advertised	2.57%	2.88%	2.90%
05/07/2022	Issue	17	18	19
	Advertised	2.72%	3.08%	3.15%
10/08/2022	Issue	20	21	22
	Advertised	2.86%	3.30%	3.37%
16/08/2022	Issue	23	24	22
	Advertised	2.96%	3.35%	3.37%
16/08/2022	Issue	25	26	27
	Advertised	3.90%	4.50%	4.60%
14/10/2022	Issue	28	29	30
	Advertised	4.55%	4.70%	4.75%
16/11/2022	Issue	31	32	33
	Advertised	4.30%	4.60%	4.70%
30/11/2022	Issue	34	35	36
	Advertised	4.20%	4.40%	4.60%
22/12/2022	Issue	37	38	39
	Advertised	4.15%	4.20%	4.25%
12/01/2023	Issue	40	41	42
	Advertised	4.00%	4.05%	4.10%
14/03/2023	Issue	43	44	45
	Advertised	4.15%	4.20%	4.25%
20/03/2023	Issue	46	47	48
	Advertised	4.42%	4.50%	4.55%
24/03/2023	Issue	49		
	Advertised	4.45%		
20/03/2023	Issue	50	51	52
	Advertised	4.47%	4.52%	4.57%
20/04/2023	Issue	53	54	55
	Advertised	4.60%	4.62%	4.62%
21/04/2023	Issue	56	57	58
	Advertised	4.60%	4.62%	4.62%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
31/05/2023	Issue	61	62	63	64	65	66	67	68
	Advertised	4.50%	4.95%	4.95%	4.95%	4.95%	4.95%	4.85%	4.75%
	Loyalty	4.51%	4.96%	4.96%	4.96%	4.96%	4.96%	4.86%	4.76%
16/06/2023	Issue	69	70	71	72	73	74	75	76
	Advertised	4.75%	5.20%	5.25%	5.25%	5.25%	5.20%	5.15%	5.15%
	Loyalty	4.76%	5.30%	5.35%	5.30%	5.30%	5.25%	5.16%	5.16%
23/06/2023	Issue	77	78	79	80	73	74	75	76
	Advertised	4.95%	5.20%	5.25%	5.25%	5.25%	5.20%	5.15%	5.15%
	Loyalty	4.96%	5.65%	5.68%	5.70%	5.30%	5.25%	5.16%	5.16%
29/06/2023	Issue	81	89	83	84	85	86	87	88
	Advertised	5.25%	5.90%	5.91%	5.92%	5.90%	5.85%	5.75%	5.65%
	Loyalty	5.26%	5.91%	5.95%	6.00%	5.92%	5.86%	5.76%	5.66%
06/07/2023	Issue	90	91	83	84	92	93	87	94
	Advertised	5.27%	6.00%	5.91%	5.92%	5.95%	5.95%	5.75%	5.75%
	Loyalty	5.28%	6.01%	5.95%	6.00%	6.00%	5.96%	5.76%	5.76%
02/08/2023	Issue	90	95	83	84	96	97	98	99
	Advertised	5.27%	6.04%	5.91%	5.92%	6.06%	6.01%	5.81%	5.81%
	Loyalty	5.28%	6.05%	5.95%	6.00%	6.07%	6.02%	5.82%	5.82%
09/08/2023	Issue	100	95	83	84	96	97	98	99
	Advertised	5.47%	6.04%	5.91%	5.92%	6.06%	6.01%	5.81%	5.81%
	Loyalty	5.48%	6.05%	5.95%	6.00%	6.07%	6.02%	5.82%	5.82%
15/08/2023	Issue	101	102	83	84	103	104	105	106
	Advertised	5.38%	6.00%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.39%	6.01%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
18/08/2023	Issue	101	107	83	84	103	104	105	106
	Advertised	5.38%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.39%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
07/09/2023	Issue	108	107	83	84	103	104	105	106
	Advertised	5.66%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.67%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
15/09/2023	Issue	109	107	83	84	103	104	105	106
	Advertised	5.57%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.58%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
10/10/2023	Issue	110	111	112	113	103	104	114	115
	Advertised	5.44%	6.00%	6.00%	6.00%	6.00%	5.95%	5.70%	5.65%
	Loyalty	5.45%	6.05%	6.05%	6.05%	6.01%	5.96%	5.71%	5.66%
11/10/2023	Issue	110	116	117	118	119	104	114	115
	Advertised	5.44%	5.95%	5.95%	5.95%	5.95%	5.95%	5.70%	5.65%
	Loyalty	5.45%	6.05%	6.05%	6.05%	6.01%	5.96%	5.71%	5.66%
19/10/2023	Issue	110	120	121	122	123	124	114	115
	Advertised	5.44%	5.90%	5.90%	5.90%	5.90%	5.85%	5.70%	5.65%
	Loyalty	5.45%	6.00%	6.00%	5.95%	5.91%	5.86%	5.71%	5.66%
25/10/2023	Issue	110	125	126	127	128	129	130	131
	Advertised	5.44%	5.80%	5.80%	5.80%	5.80%	5.75%	5.55%	5.50%
	Loyalty	5.45%	5.90%	5.85%	5.85%	5.81%	5.76%	5.56%	5.51%
01/11/2023	Issue	110	125	126	127	128	129	130	131
	Advertised	5.44%	5.80%	5.80%	5.80%	5.80%	5.75%	5.55%	5.50%
	Loyalty	5.45%	5.90%	5.85%	5.85%	5.81%	5.76%	5.56%	5.51%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
15/11/2023	Issue	139	132	133	134	135	140	141	142
	Advertised	5.31%	5.65%	5.65%	5.65%	5.60%	5.40%	5.30%	5.25%
	Loyalty	5.32%	5.75%	5.80%	5.75%	5.61%	5.41%	5.31%	5.26%
21/11/2023	Issue	139	143	144	145	146	147	148	149
	Advertised	5.23%	5.60%	5.55%	5.55%	5.40%	5.10%	5.05%	5.00%
	Loyalty	5.24%	5.61%	5.56%	5.56%	5.41%	5.11%	5.06%	5.01%
24/11/2023	Issue	150	151	152	153	154	155	156	157
	Advertised	5.23%	5.50%	5.40%	5.30%	5.20%	5.00%	4.85%	4.80%
	Loyalty	5.24%	5.51%	5.41%	5.31%	5.21%	5.01%	4.86%	4.81%
12/12/2023	Issue	150	158	159	160	161	162	163	164
	Advertised	5.23%	5.25%	5.20%	5.15%	5.00%	4.70%	4.60%	4.40%
	Loyalty	5.24%	5.26%	5.21%	5.16%	5.01%	4.71%	4.61%	4.41%

Variable Rate Bond AER*

Effective Date	Rate
31/05/2023	0.25%
01/11/2023	1.00%

Fixed Rate Bonds AER* (For accounts before March 2022)**(UK Personals)**

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
16/05/2018	Issue						1.65%	1.70%
	Advertised						1.66%	1.71%
14/08/2018	Issue						1.69%	1.79%
	Advertised						1.70%	1.80%
08/10/2018	Issue						1.80%	1.90%
	Advertised						1.90%	2.00%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	1.60%	1.70%
	Loyalty				1.60%	1.60% / 1.61%	1.70%	1.80%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		1.55%	n/a	n/a	n/a	1.60%	1.70%
	Loyalty		1.56%	1.25% / 1.24%	1.56%	1.56% / 1.57%	1.61%	1.71%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		1.55%	n/a	n/a	n/a	1.60%	1.70%
	Loyalty		1.60%	1.30% / 1.29%	1.60%	1.60% / 1.61%	1.65%	1.75%
17/12/2019	Issue	465	466	466	469	470	467	468
	Advertised	n/a	1.50%	n/a	n/a	n/a	1.55%	1.60%
	Loyalty	0.55%	1.55%	1.25%	1.55%	1.55%	1.60%	1.65%
18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.25%	n/a	n/a	n/a	1.30%	1.35%
	Loyalty	0.35%	1.35%	1.06% / 1.05%	1.35%	1.35%	1.40%	1.45%
01/05/2020	Issue	477	478	478	481	482	479	480
	Advertised	n/a	1.15%	n/a	n/a	n/a	1.20%	1.25%
	Loyalty	0.25%	1.20%	0.90%	1.20%	1.20%	1.25%	1.30%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.00%	1.00%
	Loyalty	0.20%	1.05%	0.75%	1.05%	1.05%	1.05%	1.05%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	0.80%	0.50%	0.80%	0.80%	0.80%	0.80%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	1.05%	0.50%	1.05%	1.05%	1.10%	1.15%
27/10/2020	Issue	489	500	500	503	504	501	502
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	0.90%	0.50%	0.90%	0.90%	0.95%	1.00%
06/11/2020	Issue	489	505	505	508	509	506	507
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.60%	0.65%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.65%	0.70%
15/02/2021	Issue	489	505	505	508	509	510	511
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.71%	0.81%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.72%	0.82%
02/03/2021	Issue	489	505	505	508	509	512	513
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.75%	0.90%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.76%	0.91%
10/03/2021	Issue	489	505	505	508	509	514	513
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.70%	0.90%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.76%	0.91%
19/04/2021	Issue	489	515	505	508	509	516	513
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	0.90%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	0.91%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
04/05/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	0.95%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	0.96%
19/05/2021	Issue	489	515	515	508	509	516	518
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	1.02%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	1.03%
03/06/2021	Issue	489	519	519	508	509	520	521
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.80%	1.15%
	Loyalty	0.05%	0.71%	0.35%	0.60%	0.60%	0.86%	1.16%
14/06/2021	Issue	489	522	522	508	509	523	524
	Advertised	n/a	0.90%	n/a	n/a	n/a	1.10%	1.25%
	Loyalty	0.05%	0.91%	0.35%	0.60%	0.60%	1.11%	1.26%
30/07/2021	Issue	489	525	525	508	509	526	527
	Advertised	n/a	0.95%	n/a	n/a	n/a	1.15%	1.30%
	Loyalty	0.05%	0.96%	0.35%	0.60%	0.60%	1.16%	1.31%
12/08/2021	Issue	489	528	528	508	509	529	530
	Advertised	n/a	1.22%	n/a	n/a	n/a	1.41%	1.50%
	Loyalty	0.05%	1.23%	0.35%	0.60%	0.60%	1.42%	1.51%
25/10/2021	Issue	489	531	531	508	509	532	533
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.15%	0.35%	0.60%	0.60%	1.20%	1.21%
02/02/2022	Issue	489	534	531	508	509	535	536
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.35%	0.35%	0.60%	0.60%	1.55%	1.65%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
25/03/2022	Issue	489	537	531	508	509	538	539
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.65%	0.35%	0.60%	0.60%	1.95%	2.00%
07/04/2022	Issue	489	540	531	508	509	541	542
	Advertised	n/a	1.78%	n/a	n/a	n/a	2.10%	2.20%
	Loyalty	0.05%	1.90%	0.35%	0.60%	0.60%	2.20%	2.30%
11/04/2022	Issue	489	540	531	508	509	541	542
	Loyalty	0.05%	1.90%	0.35%	0.60%	0.60%	2.20%	2.30%
21/04/2022	Issue	489	543	531	508	509	544	545
	Loyalty	0.05%	2.02%	0.35%	0.60%	0.60%	2.27%	2.37%
24/05/2022	Issue	489	546	531	508	509	547	548
	Loyalty	0.05%	2.30%	0.35%	0.60%	0.60%	2.70%	2.81%
25/05/2022	Issue	489	549	531	508	509	547	548
	Loyalty	0.05%	2.33%	0.35%	0.60%	0.60%	2.70%	2.81%
08/06/2022	Issue	489	550	531	508	509	551	552
	Loyalty	0.05%	2.58%	0.35%	0.60%	0.60%	2.89%	2.91%
05/07/2022	Issue	489	553	531	508	509	554	555
	Loyalty	0.05%	2.73%	0.35%	0.60%	0.60%	3.09%	3.16%
10/08/2022	Issue	489	556	531	508	509	557	558
	Loyalty	0.05%	2.87%	0.35%	0.60%	0.60%	3.31%	3.38%
16/08/2022	Issue	489	559	531	508	509	560	558
	Loyalty	0.05%	2.97%	0.35%	0.60%	0.60%	3.36%	3.38%
30/09/2022	Issue	489	561	531	508	509	562	563
	Loyalty	0.05%	3.91%	0.35%	0.60%	0.60%	4.51%	4.61%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/10/2022	Issue	489	564	531	508	509	565	566
	Loyalty	0.05%	4.56%	0.35%	0.60%	0.60%	4.71%	4.76%
16/11/2022	Issue	489	567	531	508	509	568	569
	Loyalty	0.05%	4.40%	0.35%	0.60%	0.60%	4.65%	4.75%
30/11/2022	Issue	489	570	531	508	509	571	572
	Loyalty	0.05%	4.25%	0.35%	0.60%	0.60%	4.45%	4.65%
22/12/2022	Issue	489	573	531	508	509	574	575
	Loyalty	0.05%	4.16%	0.35%	0.60%	0.60%	4.21%	4.26%
12/01/2023	Issue	489	576	531	508	509	577	578
	Loyalty	0.05%	4.01%	0.35%	0.60%	0.60%	4.06%	4.11%
14/03/2023	Issue	489	579	531	508	509	580	581
	Loyalty	0.05%	4.30%	0.35%	0.60%	0.60%	4.35%	4.40%
20/03/2023	Issue	489	582	531	508	509	583	584
	Loyalty	0.05%	4.43%	0.35%	0.60%	0.60%	4.51%	4.56%
24/03/2023	Issue	489	585	531	508	509	583	584
	Loyalty	0.05%	4.46%	0.35%	0.60%	0.60%	4.51%	4.56%
11/04/2023	Issue	489	586	531	508	509	587	588
	Loyalty	0.05%	4.52%	0.35%	0.60%	0.60%	4.57%	4.62%
20/04/2023	Issue	489	589	531	508	509	590	591
	Loyalty	0.05%	4.61%	0.35%	0.60%	0.60%	4.62%	4.62%
21/04/2023	Issue	489	592	531	508	509	593	594
	Loyalty	0.05%	4.66%	0.35%	0.60%	0.60%	4.67%	4.67%
31/05/2023	Issue	489	595	531	508	509	596	597
	Loyalty	0.05%	4.96%	0.35%	0.60%	0.60%	4.96%	4.96%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
16/06/2023	Issue	489	598	531	508	509	599	600
	Loyalty	0.05%	5.30%	0.35%	0.60%	0.60%	5.30%	5.25%
23/06/2023	Issue	489	601	531	508	509	599	600
	Loyalty	0.05%	5.65%	0.35%	0.60%	0.60%	5.30%	5.25%
29/06/2023	Issue	489	602	531	508	509	603	604
	Loyalty	0.05%	5.91%	0.35%	0.60%	0.60%	5.92%	5.86%
06/07/2023	Issue	489	605	531	508	509	606	607
	Loyalty	0.05%	6.01%	0.60%	0.60%	4.96%	6.00%	5.96%
02/08/2023	Issue	489	608	531	508	509	609	610
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.07%	6.02%
15/08/2023	Issue	489	611	531	508	509	612	613
	Loyalty	0.05%	6.01%	0.60%	0.60%	4.96%	6.01%	5.96%
18/08/2023	Issue	489	614	531	508	509	612	613
	Loyalty	0.05%	5.96%	0.60%	0.60%	4.96%	6.01%	5.96%
10/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
11/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
19/10/2023	Issue	489	616	531	508	509	617	618
	Loyalty	0.05%	6.00%	0.60%	0.60%	4.96%	5.91%	5.86%
25/10/2023	Issue	489	619	531	508	509	620	621
	Loyalty	0.05%	5.90%	0.60%	0.60%	4.96%	5.81%	5.76%
31/10/2023	Issue	489	622	531	508	509	623	624
	Loyalty	0.05%	5.75%	0.60%	0.60%	4.96%	5.61%	5.56%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
15/11/2023	Issue	489	622	531	508	509	623	625
	Loyalty	0.05%	5.75%	0.60%	0.60%	4.96%	5.61%	5.41%
21/11/2023	Issue	489	626	531	508	509	627	628
	Loyalty	0.05%	5.61%	0.60%	0.60%	4.96%	5.41%	5.11%
24/11/2023	Issue	489	629	531	508	509	630	631
	Loyalty	0.05%	5.51%	0.60%	0.60%	4.96%	5.21%	5.01%
12/12/2023	Issue	489	632	531	508	509	633	634
	Loyalty	0.05%	5.26%	0.60%	0.60%	4.96%	5.01%	4.71%

Fixed Rate Bonds AER* (For accounts before March 2022)

(Not Ordinarily Resident in the UK Personals)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/11/2017	Advertised							1.05%
	Loyalty							1.07%
07/03/2018	Advertised							0.90%
	Loyalty							0.91%
16/05/2018	Advertised							0.90%
	Loyalty							0.91%
14/08/2018	Advertised					n/a	0.94%	0.99%
	Loyalty					0.90%	0.95%	1.00%
08/10/2018	Advertised				n/a	n/a	1.05%	1.15%
	Loyalty				1.00%	1.00%	1.10%	1.20%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	n/a	n/a
	Loyalty				0.90%	0.90%	1.00%	1.10%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty		0.80%	0.55%	0.80%	0.80%	0.90%	1.00%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty		0.85%	0.60%	0.85%	0.85%	0.95%	1.05%
17/12/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.40%	0.20%	0.40%	0.40%	0.50%	0.60%
18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.40%	0.20%	0.40%	0.40%	0.50%	0.60%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
01/05/2020	Issue	477	478	478	481	482	479	480
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.25%	0.10%	0.25%	0.25%	0.35%	0.45%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
06/11/2020	Issue	490	505	505	508	509	506	507
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/02/2021	Issue	490	505	505	508	509	510	511
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
02/03/2021	Issue	490	505	505	508	509	512	513
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
10/03/2021	Issue	490	505	505	508	509	514	513
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
19/04/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/03/2022	Issue	489	537	505	508	509	538	539
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
07/04/2022	Issue	489	540	505	508	509	541	542
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
11/04/2022	Issue	489	540	505	508	509	541	542
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/05/2022	Issue	489	546	505	508	509	547	548
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/05/2022	Issue	489	549	505	508	509	547	548
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
08/06/2022	Issue	489	550	505	508	509	551	552
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
05/07/2022	Issue	489	553	505	508	509	554	555
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
10/08/2022	Issue	489	556	505	508	509	557	558
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/08/2022	Issue	489	559	505	508	509	560	558
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/09/2022	Issue	489	561	505	508	509	562	563
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
14/10/2022	Issue	489	564	505	508	509	565	566
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/11/2022	Issue	489	567	505	508	509	568	569
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/11/2022	Issue	489	570	505	508	509	571	572
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
22/12/2022	Issue	489	573	505	508	509	574	575
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
12/01/2023	Issue	489	576	505	508	509	577	578
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/03/2023	Issue	489	579	505	508	509	580	581
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/03/2023	Issue	489	582	531	508	509	583	584
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/03/2023	Issue	489	585	531	508	509	583	584
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
11/04/2023	Issue	489	586	531	508	509	587	588
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/04/2023	Issue	489	589	531	508	509	590	591
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
21/04/2023	Issue	489	592	531	508	509	593	594
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
31/05/2023	Issue	489	595	531	508	509	596	597
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/06/2023	Issue	489	598	531	508	509	599	600
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
23/06/2023	Issue	489	601	531	508	509	599	600
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
29/06/2023	Issue	489	602	531	508	509	603	604
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
06/07/2023	Issue	489	605	531	508	509	608	609
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
02/08/2023	Issue	489	608	531	508	509	609	610
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/08/2023	Issue	489	611	531	508	509	612	613
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
18/08/2023	Issue	489	614	531	508	509	612	613
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
10/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
11/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
19/10/2023	Issue	489	616	508	509	509	617	618
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/10/2023	Issue	489	619	508	509	509	620	621
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
31/10/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/11/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
21/11/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/11/2023	Issue	489	629	508	509	509	630	631
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

All Business (Advertised Not Applicable WEF 07/07/2020)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/11/2017	Advertised							1.60%
	Loyalty							1.61%
07/03/2018	Advertised							1.60%
	Loyalty							1.66%
16/05/2018	Advertised						1.65%	1.70%
	Loyalty						1.66%	1.71%
14/08/2018	Advertised						1.59%	1.64%
	Loyalty						1.60%	1.65%
08/10/2018	Advertised						1.70%	1.80%
	Loyalty						1.75%	1.85%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	n/a	n/a
	Loyalty				1.45%	1.45% / 1.46%	1.55%	1.65%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		1.35%	n/a	n/a	n/a	1.50%	1.60%
	Loyalty		1.36%	1.05% / 1.06%	1.36%	1.36%	1.51%	1.61%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		1.35%	n/a	n/a	n/a	1.50%	1.60%
	Loyalty		1.40%	1.10% / 1.09%	1.40%	1.40%	1.55%	1.65%
17/12/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.05%	1.10%
	Loyalty	0.10%	1.05%	0.70%	1.05%	1.05%	1.10%	1.05%
18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.05%	1.10%
	Loyalty	0.10%	1.05%	0.70%	1.05%	1.05%	1.10%	1.05%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
01/05/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.70%	0.70%
	Loyalty	0.10%	0.75%	0.40%	0.75%	0.75%	0.75%	0.75%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.70%	0.70%
	Loyalty	0.10%	0.75%	0.40%	0.75%	0.75%	0.75%	0.75%
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.05%	0.55%	0.20%	0.55%	0.55%	0.55%	0.55%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.50%	0.50%
	Loyalty	0.05%	0.55%	0.20%	0.55%	0.55%	0.55%	0.55%
06/11/2020	Issue	490	505	505	508	509	506	507
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
15/02/2021	Issue	490	505	505	508	509	510	511
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
02/03/2021	Issue	490	505	505	508	509	512	513
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
10/03/2021	Issue	490	505	505	508	509	514	513
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
19/04/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%

Junior Cash ISA AER*

Effective Date	Rate
25/07/2019	0.10%
30/04/2020	0.05%
13/07/2021	0.00%

Online OISA AER*

Issue 1	Effective Date	02/12/2019	18/05/2020	10/06/2020	04/02/2021	04/08/2023
	Rate	1.31%	1.20%	1.02%	0.76%	1.00%

Issue 2	Effective Date	10/02/2020	18/05/2020	10/06/20	04/02/2021	04/08/2023
	Rate	1.29%	1.20%	1.02%	0.76%	1.00%

Issue 3	Effective Date	19/03/2020	10/06/2020	04/02/2021	04/08/2023
	Rate	1.05%	1.02%	0.76%	1.00%

Issue 4	Effective Date	25/06/2020	04/02/2021	04/08/2023
	Rate	0.90%	0.76%	1.00%

Issue 5	Effective Date	21/09/2020	04/02/2021	04/08/2023
	Rate	1.00%	0.76%	1.00%

Issue 6	Effective Date	22/10/2019	04/02/2021	04/08/2023
	Rate	0.95%	0.76%	1.00%

Issue 7	Effective Date	05/11/2020	04/08/2023
	Rate	0.50%	1.00%

Online OISA AER*

Issue 8	Effective Date	21/01/2021	04/08/2023
	Rate	0.55%	1.00%

Issue 9	Effective Date	21/01/2021	04/08/2023
	Rate	0.50%	1.00%

Issue 10	Effective Date	23/03/2021	04/08/2023
	Rate	0.41%	1.00%

Issue 11	Effective Date	12/05/2021	04/08/2023
	Rate	0.41%	1.00%

Issue 12	Effective Date	19/05/2021	04/08/2023
	Rate	0.46%	1.00%

Issue 13	Effective Date	09/06/2021	04/08/2023
	Rate	0.47%	1.00%

Issue 14	Effective Date	14/06/2021	04/08/2023
	Rate	0.54%	1.00%

Issue 15	Effective Date	12/08/2021	04/08/2023
	Rate	1.65%	1.00%

Issue 16	Effective Date	27/08/2021	04/08/2023
	Rate	0.60%	1.00%

Issue 17	Effective Date	01/10/2021	04/08/2023
	Rate	0.65%	1.00%

Issue 18	Effective Date	02/02/2022	04/08/2023
	Rate	0.60%	1.00%

Issue 19	Effective Date	11/03/2022	04/08/2023
	Rate	0.76%	1.00%

Online OISA AER*

Issue 20	Effective Date	24/03/2022	04/08/2023
	Rate	0.80%	1.00%

Issue 21	Effective Date	01/04/2022	04/08/2023
	Rate	0.90%	1.00%

Issue 22	Effective Date	13/04/2022
	Rate	1.05%

Issue 23	Effective Date	08/06/2022
	Rate	1.31%

Issue 24	Effective Date	05/07/2022
	Rate	1.40%

Issue 25	Effective Date	06/09/2022
	Rate	1.65%

Issue 26	Effective Date	11/10/2022
	Rate	2.15%

Issue 27	Effective Date	23/11/2022
	Rate	2.50%

Issue 28	Effective Date	12/01/2023
	Rate	2.65%

Issue 29	Effective Date	24/01/2023
	Rate	2.85%

Issue 30	Effective Date	22/02/2023
	Rate	3.00%

Issue 31	Effective Date	07/03/2023
	Rate	3.05%

Online OISA AER*

Issue 32	Effective Date	16/03/2023
	Rate	3.15%

Issue 33	Effective Date	17/03/2023
	Rate	3.20%

Issue 34	Effective Date	11/04/2023
	Rate	3.28%

Issue 35	Effective Date	20/04/2023
	Rate	3.35%

Issue 36	Effective Date	05/05/2023
	Rate	3.50%

Issue 37	Effective Date	24/05/2023
	Rate	3.62%

Issue 38	Effective Date	23/06/2023
	Rate	3.85%

Issue 39	Effective Date	25/07/2023	04/08/2023
	Rate	4.25%	4.40%

Issue 40	Effective Date	04/08/2023
	Rate	4.40%

Issue 41	Effective Date	01/09/2023	12/09/2023
	Rate	4.55%	4.70%

Issue 42	Effective Date	12/09/2023
	Rate	4.70%

Issue 43	Effective Date	19/10/2023
	Rate	5.07%

Online OISA AER*

Issue 44	Effective Date	29/11/2023
	Rate	5.00%

1 Year FlexiBond AER*

Effective Date	Rate Type	UK Personal	NOR Personal	UK Business and NOR Business
04/04/2019	Loyalty	1.00%	0.50%	0.85%
20/06/2019	Loyalty	0.95%	0.50%	0.80%

Online Notice Saver AER*

Issue 1

Effective date	21/03/2023	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	3.35%	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	3.60%	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	3.65%	5.15%	5.45%	5.45%	5.55%	5.55%

Issue 2

Effective date	20/04/2023	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	3.55%	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	3.75%	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	3.80%	5.15%	5.45%	5.45%	5.55%	5.55%

Issue 3

Effective date	04/05/2023	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	3.65%	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	4.00%	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	4.10%	5.15%	5.45%	5.45%	5.55%	5.55%

Issue 4

Effective date	24/05/2023	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	3.75%	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	4.26%	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	4.31%	5.15%	5.45%	5.45%	5.55%	5.55%

Online Notice Saver AER*

Issue 5

Effective date	19/06/2023	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	4.05%	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	4.65%	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	4.70%	5.15%	5.45%	5.45%	5.55%	5.55%

Issue 6

Effective date	17/07/2023	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	4.25%	4.81%	5.00%	5.00%	5.20%
95-Day Notice	5.10%	5.40%	5.40%	5.50%	5.50%
120-Day Notice	5.15%	5.45%	5.45%	5.55%	5.55%

Issue 7

Effective date	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	4.81%	5.00%	5.00%	5.20%
95-Day Notice	5.40%	5.40%	5.50%	5.50%
120-Day Notice	5.45%	5.45%	5.55%	5.55%

Online Notice Saver AER*

Issue 8

Effective date	10/08/2023	05/09/2023	07/09/2023	05/10/2023
35-Day Notice	4.81%	5.00%	5.00%	5.20%
95-Day Notice	5.50%	5.50%	5.50%	5.50%
120-Day Notice	5.55%	5.55%	5.55%	5.55%

Issue 9

Effective date	05/10/2023	24/11/2023
35-Day Notice	5.20%	-
95-Day Notice	-	5.35%
120-Day Notice	-	5.40%

Issue 10

Effective date	24/12/2023	12/12/2023
35-Day Notice	5.15%	-
95-Day Notice	-	5.20%
120-Day Notice	-	5.25%

Online Easy Access Account AER*

Issue 1

Effective date	18/04/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.05%	1.30%	N/A	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.45%	0.45%	N/A	N/A	N/A	N/A	N/A

Issue 2

Effective date	20/06/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.11%	1.36%	N/A	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.51%	0.51%	N/A	N/A	N/A	N/A	N/A

Issue 3

Effective date	18/07/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.15%	1.40%	N/A	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.55%	0.55%	N/A	N/A	N/A	N/A	N/A

Issue 4

Effective date	08/08/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.30%	1.55%	N/A	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.70%	0.70%	N/A	N/A	N/A	N/A	N/A

Online Easy Access Account AER*

Issue 5

Effective date	11/08/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.20%	1.45%	1.60%	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.60%	0.60%	0.60%	N/A	N/A	N/A	N/A

Issue 6

Effective date	12/10/2017	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.28%	1.53%	1.68%	N/A	N/A	N/A	N/A
Underlying rate	0.60%	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.68%	0.68%	0.68%	N/A	N/A	N/A	N/A

Issue 7

Effective date	13/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.35%	1.50%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.50%	0.50%	N/A	N/A	N/A	N/A

Issue 8

Effective date	17/11/2017	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.25%	1.40%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.40%	0.40%	N/A	N/A	N/A	N/A

Online Easy Access Account AER*

Issue 9

Effective date	02/03/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.20%	1.35%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.35%	0.35%	N/A	N/A	N/A	N/A

Issue 10

Effective date	27/04/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.25%	1.40%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.40%	0.40%	N/A	N/A	N/A	N/A

Issue 11

Effective date	03/05/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.31%	1.46%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.46%	0.46%	N/A	N/A	N/A	N/A

Issue 12

Effective date	16/05/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.32%	1.47%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.47%	0.47%	N/A	N/A	N/A	N/A

Online Easy Access Account AER*

Issue 13

Effective date	05/06/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.30%	1.45%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.45%	0.45%	N/A	N/A	N/A	N/A

Issue 14

Effective date	14/06/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.28%	1.43%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.43%	0.43%	N/A	N/A	N/A	N/A

Issue 15

Effective date	05/07/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.34%	1.49%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.49%	0.49%	N/A	N/A	N/A	N/A

Issue 16

Effective date	21/08/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.41%	1.56%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.56%	0.56%	N/A	N/A	N/A	N/A

Online Easy Access Account AER*

Issue 17

Effective date	28/08/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.34%	1.49%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.49%	0.49%	N/A	N/A	N/A	N/A

Issue 18

Effective date	04/09/2018	06/09/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.21%	1.36%	N/A	N/A	N/A	N/A
Underlying rate	0.85%	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.36%	0.36%	N/A	N/A	N/A	N/A

Issue 19

Effective date	29/10/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.47%	N/A	N/A	N/A	N/A
Underlying rate	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.47%	N/A	N/A	N/A	N/A

Issue 20

Effective date	19/11/2018	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.41%	N/A	N/A	N/A	N/A
Underlying rate	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.41%	N/A	N/A	N/A	N/A

Online Easy Access Account AER*

Issue 21

Effective date	09/01/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.50%	N/A	N/A	N/A	N/A
Underlying rate	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.50%	N/A	N/A	N/A	N/A

Issue 22

Effective date	07/03/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.43%	1.08%	0.88%	N/A	N/A
Underlying rate	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.43%	0.43%	0.43%	N/A	N/A

Issue 23

Effective date	07/06/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.50%	1.15%	0.95%	N/A	N/A
Underlying rate	1.00%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.50%	0.50%	0.50%	N/A	N/A

Issue 24

Effective date	11/07/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.50%	1.40%	1.20%	N/A	N/A
Underlying rate	0.75%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.75%	0.75%	0.75%	N/A	N/A

Online Easy Access Account AER*

Issue 25

Effective date	06/09/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.45%	1.35%	1.15%	N/A	N/A
Underlying rate	0.75%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.70%	0.70%	0.70%	N/A	N/A

Issue 26

Effective date	20/12/2019	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.36%	1.26%	1.06%	N/A	N/A
Underlying rate	0.75%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.61%	0.61%	0.61%	N/A	N/A

Issue 27

Effective date	14/01/2020	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.31%	1.21%	1.01%	0.86%	N/A
Underlying rate	0.75%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.56%	0.56%	0.56%	0.56%	N/A

Issue 28

Effective date	08/04/2020	18/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.15%	1.05%	0.85%	0.70%	N/A
Underlying rate	0.75%	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.40%	0.40%	0.40%	0.40%	N/A

Online Easy Access Account AER*

Issue 29

Effective date	26/05/2020	10/06/2020	28/01/2021	03/08/2023
Total rate	1.25%	1.05%	0.90%	N/A
Underlying rate	0.65%	0.45%	0.30%	1.00%
Bonus rate	0.60%	0.60%	0.60%	N/A

Issue 30

Effective date	25/06/2020	28/01/2021	03/08/2023
Total rate	1.00%	0.85%	N/A
Underlying rate	0.45%	0.30%	1.00%
Bonus rate	0.55%	0.55%	N/A

Issue 31

Effective date	27/10/2020	28/01/2021	03/08/2023
Total rate	0.90%	0.75%	N/A
Underlying rate	0.45%	0.30%	1.00%
Bonus rate	0.45%	0.45%	N/A

Issue 32

Effective date	05/11/2020	28/01/2021	03/08/2023
Total rate	0.50%	0.35%	N/A
Underlying rate	0.45%	0.30%	1.00%
Bonus rate	0.05%	0.05%	N/A

Online Easy Access Account AER***Issue 33**

Effective date	28/01/2021	03/08/2023
Total rate	0.60%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.30%	N/A

Issue 34

Effective date	15/02/2021	03/08/2023
Total rate	0.52%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.22%	N/A

Issue 35

Effective date	02/03/2021	03/08/2023
Total rate	0.50%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.20%	N/A

Issue 36

Effective date	10/03/2021	03/08/2023
Total rate	0.45%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.15%	N/A

Issue 37

Effective date	17/03/2021	03/08/2023
Total rate	0.40%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.10%	N/A

Issue 38

Effective date	19/05/2021	03/08/2023
Total rate	0.42%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.12%	N/A

Issue 39

Effective date	03/06/2021	03/08/2023
Total rate	0.45%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.15%	N/A

Online Easy Access Account AER***Issue 40**

Effective date	09/06/2021	03/08/2023
Total rate	0.50%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.15%	N/A

Issue 41

Effective date	30/07/2021	03/08/2023
Total rate	0.60%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.30%	N/A

Issue 42

Effective date	12/10/2021	03/08/2023
Total rate	0.66%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.36%	N/A

Issue 43

Effective date	19/11/2021	03/08/2023
Total rate	0.70%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.40%	N/A

Issue 44

Effective date	02/02/2022	03/08/2023
Total rate	0.71%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.41%	N/A

Issue 45

Effective date	25/02/2022	03/08/2023
Total rate	0.72%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.42%	N/A

Issue 46

Effective date	03/03/2022	03/08/2023
Total rate	0.80%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.50%	N/A

Online Easy Access Account AER***Issue 47**

Effective date	14/03/2022	03/08/2023
Total rate	0.84%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.54%	N/A

Issue 48

Effective date	24/03/2022	03/08/2023
Total rate	0.90%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.60%	N/A

Issue 49

Effective date	01/04/2022	03/08/2023
Total rate	1.10%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.80%	N/A

Issue 50

Effective date	13/04/2022	03/08/2023
Total rate	1.20%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	0.90%	N/A

Issue 51

Effective date	27/05/2022	03/08/2023
Total rate	1.32%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	1.02%	N/A

Issue 52

Effective date	07/07/2022	03/08/2023
Total rate	1.46%	N/A
Underlying rate	0.30%	1.00%
Bonus rate	1.16%	N/A

Issue 53

Effective date	04/08/2022	16/08/2022	05/10/2022	13/10/2022
Total rate	1.60%	1.85%	2.12%	2.75%
Underlying rate	1.45%	1.70%	1.97%	2.60%
Bonus rate	0.15%	0.15%	0.15%	0.15%

Online Easy Access Account AER*

Issue 54

Effective date	22/12/2022
Total rate	2.75%
Underlying rate	2.60%
Bonus rate	0.15%

Issue 55

Effective date	18/01/2023
Total rate	2.90%
Underlying rate	2.75%
Bonus rate	0.15%

Issue 56

Effective date	15/02/2023
Total rate	3.11%
Underlying rate	2.96%
Bonus rate	0.15%

Issue 57

Effective date	20/02/2023
Total rate	3.04%
Underlying rate	2.89%
Bonus rate	0.15%

Issue 58

Effective date	16/03/2023
Total rate	3.25%
Underlying rate	3.10%
Bonus rate	0.15%

Issue 59

Effective date	14/04/2023
Total rate	3.36%
Underlying rate	3.21%
Bonus rate	0.15%

Issue 60

Effective date	04/05/2023
Total rate	3.55%
Underlying rate	3.21%
Bonus rate	0.34%

Online Easy Access Account AER*

Issue 61

Effective date	24/05/2023
Total rate	3.71%
Underlying rate	3.21%
Bonus rate	0.50%

Issue 62

Effective date	23/06/2023
Total rate	4.12%
Underlying rate	3.21%
Bonus rate	0.91%

Issue 63

Effective date	06/07/2023
Total rate	4.30%
Underlying rate	3.21%
Bonus rate	1.09%

Issue 64

Effective date	28/07/2023
Total rate	4.55%
Underlying rate	3.21%
Bonus rate	1.34%

Issue 65

Effective date	09/08/2023
Total rate	4.80%
Underlying rate	4.05%
Bonus rate	0.75%

Issue 66

Effective date	08/09/2023
Total rate	5.00%
Underlying rate	4.05%
Bonus rate	0.95%

Issue 67

Effective date	15/09/2023
Total rate	4.95%
Underlying rate	4.00%
Bonus rate	0.95%

Online Easy Access Account AER*

Issue 68

Effective date	05/10/2023
Total rate	5.15%
Underlying rate	4.00%
Bonus rate	1.15%

Issue 69

Effective date	24/11/2023
Total rate	5.10%
Underlying rate	4.00%
Bonus rate	1.10%

Issue 70

Effective date	27/03/2024
Total rate	5.06%
Underlying rate	3.75%
Bonus rate	1.31%

Issue 71

Effective date	28/03/2024
Total rate	5.01%
Underlying rate	3.75%
Bonus rate	1.26%

Please note 35 Days Notice Account switched to Classic Saver on 29th August 2019

	UK Personal	Not Ordinarily Resident in the UK Personal	All Business
Effective date	30/08/2018	30/08/2018	30/08/2018
GBP £1 - £99,999	0.50%	0.30%	0.25%
EUR €1 and over	0.01%	0.01%	0.01%
USD \$1 - £99,999	0.01%	0.01%	0.01%

Business Saver AER*

Issue 1	Effective Date	10/08/2023	12/09/2023	25/10/2023	31/10/2023	23/01/2024
	Rate	3.25%	3.35%	3.56%	3.65%	4.00%

Issue 2	Effective Date	12/09/2023	25/10/2023	31/10/2023	23/01/2024
	Rate	3.35%	3.56%	3.65%	4.00%

Issue 3	Effective Date	25/10/2023	31/10/2023	23/01/2024
	Rate	3.56%	3.65%	4.00%

Issue 4	Effective Date	31/10/2023	23/01/2024
	Rate	3.65%	4.00%

Business 95 Day Notice Account AER*

Please note Business 95 Day Notice Account switched to Classic Saver on 29th August 2019.

	All Business
Total Rate	10/08/2016
GBP £1 and over	0.75%

Instant Access Account AER*

Please note Instant Access Account switched to Classic Saver on 29th August 2019.

	UK Personal	Not Ordinarily Resident in the UK Personal	All Business
Effective date	17/11/2014	17/11/2014	17/11/2014
GBP £1 and over	0.10%	0.10%	0.10%
EUR €1 and over	0.00%	0.00%	0.00%
USD \$1 and over	0.00%	0.00%	0.00%

Classic Saver AER*

	Personal & Business		
Effective date	29/08/2019		
GBP £1 and over	0.10%		
All other currencies £1 and over	0.00%		
	Personal	Business	
Effective date	30/04/2020	30/04/2020	
GBP £1 and over	0.05%	0.00%	
All other currencies £1 and over	0.00%	0.00%	
	Personal		Business
Effective date	13/07/2020	30/05/2023	30/04/2020
GBP £1 and over	0.00%	0.25%	0.00%
All other currencies £1 and over	0.00%	0.00%	0.00%



Interest rates are subject to change.

All rates are in AER - Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross interest is the contractual rate of interest. Interest will be paid without the deduction of tax. Individuals may have to pay tax on any interest received that exceeds their Personal Savings Allowance. Further information on the Personal Savings Allowance can be found at <https://www.cynergybank.co.uk/about-us/personal-savings-allowance/>

ISA: Important information

You are restricted in the total amount you can invest in ISAs. Opening a Cash ISA will limit the amount that you can invest in a Stocks and Shares ISA.

Rates are guaranteed for the duration of the fixed term of your Cash ISA. If we change our rates at a later date, the new rates will apply to any additional deposits or transfers-in you make at that time.

Interest is calculated daily and paid annually. Variable rate interest is paid at the end of each tax year. Fixed rate interest is paid on the anniversary of the account opening.

You can only pay in up to the maximum annual deposit amount for the tax year, regardless of withdrawals made during the tax year.

Fixed rates are subject to change for new subscriptions.

Cynergy Bank Limited. Registered in England and Wales: 04728421.

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